

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) _____

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

James

First name

L.

Middle name

Garofalo

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

James Leland Garofalo

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7373

Debtor 1 James L. Garofalo

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

830 Burns Avenue
Flossmoor, IL 60422

Number, Street, City, State & ZIP Code

Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 James L. Garofalo

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | | | |
|----------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
-
11. **Do you rent your residence?** ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 James L. Garofalo

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☐ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☐ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☐ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 James L. Garofalo

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 James L. Garofalo

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
		<input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
		<input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts
17. Are you filing under Chapter 7?	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000
		<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million
		<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million
		<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
James L. Garofalo Signature of Debtor 1	Signature of Debtor 2
Executed on <u>August 20, 2018</u> MM / DD / YYYY	Executed on _____ MM / DD / YYYY

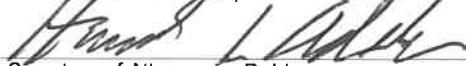
Debtor 1 James L. Garofalo

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



Signature of Attorney for Debtor

Date August 20, 2018
MM / DD / YYYY

Howard L. Adelman, Esq. #0015458 IL

Printed name

Adelman & Gettleman, Ltd.

Firm name

53 West Jackson Boulevard
Suite 1050
Chicago, IL 60604

Number, Street, City, State & ZIP Code

Contact phone 312-435-1050

Email address hla@ag-ltd.com

#0015458 IL

Bar number & State

Fill in this information to identify your case:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 139,900.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 109,197.59
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 249,097.59

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 881,223.27
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 181,171.75
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 855,711.10
Your total liabilities		\$ 1,918,106.12

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 8,449.40
5.	Schedule J: Your Expenses (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 13,163.03

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 James L. Garofalo

Case number (if known)

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on <i>Schedule E/F</i> , copy the following:		Total claim
9a. Domestic support obligations (Copy line 6a.)	\$	19,007.50
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	162,164.25
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	181,171.75

Fill in this information to identify your case and this filing:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

214 Broadway
Street address, if available, or other description

Chicago Heights IL 60411-0000
City State ZIP Code

Cook
County

What is the property? Check all that apply

- ☐ Single-family home
- ☒ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☒ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$139,900.00	\$139,900.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Rental property. Judgment of Foreclosure entered April 12, 2018, Cook County case no. 17-CH- 15567.

Debtor 1 James L. Garofalo

Case number (if known)

If you own or have more than one, list here:

1.2

830 Burns Avenue

Street address, if available, or other description

Flossmoor IL 60422-0000

City State ZIP Code

Cook

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Unknown

Current value of the portion you own?

Unknown

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Lessee

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$139,900.00

Part 2: Describe Your VehiclesDo you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: Dodge
 Model: Caravan
 Year: 2013
 Approximate mileage: 57,815
 Other information:

Value reflects Kelley Blue Book estimate

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$8,454.00

Current value of the portion you own?

\$8,454.00

3.2 Make: Jeep
 Model: Compass
 Year: 2017
 Approximate mileage: 19,403
 Other information:

Debtor's interest in this vehicle is a leasehold further detailed in Schedule G. Value reflects Kelley Blue Book estimate.

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$16,658.00

Current value of the portion you own?

\$16,658.00

Debtor 1 James L. Garofalo

Case number (if known)

3.3 Make: Chevrolet
 Model: City Express
 Year: 2015
 Approximate mileage: 58,500
 Other information:

Value reflects Kelley Blue Book estimate. Titled to Debtor and Garofalo Restaurant Group, LLC. Vehicle being used and loan payments being made by Debtor's employer, Goddess and the Baker, LLC.

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$8,616.00

\$8,616.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$33,728.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Washer, dryer, dishwasher, refrigerator, oven, two couches, six beds, two tables, bookcases, kitchenware, table and six chairs, six dressers, desk, dining room table, file cabinet. (Value based on estimated Craigslist value without physical inventory, appraisal or other expert valuation.) (several items jointly owned)

\$1,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

Three televisions, one computers, one printer, one cell phone. (Value based on estimated Craigslist value without physical inventory, appraisal or other expert valuation.)

\$2,450.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
☒ Yes. Describe.....

Debtor 1 James L. Garofalo

Case number (if known)

One bicycle, golf clubs, exercise bike, tennis racket. (Value based on estimated Craigslist value without physical inventory, appraisal or other expert valuation.)

\$250.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....
11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothes, shoes, coats. (Value based on estimated Craigslist value without physical inventory, appraisal or other expert valuation.)

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

One Apple watch series 3.

\$297.39

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....
14. Any other personal and household items you did not already list, including any health aids you did not list
☒ No

☐ Yes. Give specific information.....
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,997.39

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash

\$3.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

Debtor 1 James L. Garofalo

Case number (if known)

17.1.	Checking - xxx0621 (balance as of 07/31/2018 - JLG Revocable Trust dtd 03-13-1)	Great Lakes Credit Union	Unknown
17.2.	Money market - xxx9913 (balance as of 01/03/2018)	Lending Club 71 Stevenson Street suite 300 San Francisco, CA 94105	\$75.18
17.3.	Savings; xxx0621 (balance as of 07/31/2018 - JLG Revocable Trust dtd 03-13-1997)	Great Lakes Credit Union P.O. Box 1289 Bannockburn, IL 60015	\$0.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Grady Restaurant Group, LLC (not in good standing)
18147 Harwood Avenue
Homewood, IL 60430
(substantially all assets sold April 29, 2018)

100 %

Unknown

Egg LaGrange TP, LLC (not in good standing)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant closed 2017)

100 %

Unknown

Garofalo Restaurant Group, LLC (active)
830 Burns Avenue
Flossmoor, IL 60422
(insolvent)

100 %

Unknown

Egg Chicago Heights Inc. (dissolved)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant sold 2016)

100 %

\$0.00

HJC Batavia, LLC (dissolved)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant closed 2016)

100 %

\$0.00

HJC Downers Grove, LLC (dissolved)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant sold 2016)

100 %

\$0.00

Debtor 1 James L. Garofalo

Case number (if known)

HJC Bolingbrook, LLC (dissolved)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant sold 2016)

100 %

\$0.00

G2 Management, LLC (not in good standing)
830 Burns Avenue
Flossmoor, IL 60422
(business closed 2017)

100 %

Unknown

222 Dixie Highway, LLC (dissolved)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant sold 2016)

100 %

\$0.00

LH Aurora, LLC (dissolved)
830 Burns Avenue
Flossmoor, IL 60422
(restaurant closed 2016)

100 %

\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No

☒ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

College Illinois

Account Beneficiary: Madison N. Garofalo

account no. 1000245470

date of last contribution: prior to 2010

Record pursuant to Rule 1007(b)(1)(F) attached hereto as Exhibit A

\$11,027.94

Debtor 1 James L. Garofalo

Case number (if known)

College Illinois

Account Beneficiary: Madison N. Garofalo

account no. 1045113891

date of last contribution: prior to 2010

Record pursuant to Rule 1007(b)(1)(F) attached hereto as Exhibit A

\$18,986.40

College Illinois

Account Beneficiary: Zachary J. Garofalo

account no. 1055173153

date of last contribution: prior to 2010

Record pursuant to Rule 1007(b)(1)(F) attached hereto as Exhibit A

\$20,983.68

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☐ No

☒ Yes. Give specific information about them...

JLG Revocable Trust dated 03-13-1997
(the only asset of this trust is the Great Lakes Credit Union Share
Savings, acct. no. ***0621, ID 01)

\$15.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No

☒ Yes. Give specific information about them...

Franchise
Egg and I
(in default)

Unknown

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal income tax refund due for tax year
2017, return filed August, 2018. Refund
subject to setoff against tax liabilities
detailed in Schedule E.

Federal

\$15,565.00

State of Illinois income tax refund due for tax
year 2017, return filed August, 2018.
Refund subject to setoff against tax
liabilities detailed in Schedule E.

State of Illinois

\$3,816.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Debtor 1 James L. Garofalo

Case number (if known)

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

Blue Cross Blue Shield

***2803

Group Health Insurance

\$0.00

Farmers Insurance

\$2,000,000.00 term life insurance policy
on the debtor

Kelly Garofalo

\$0.00

MetLife

\$500,000.00 term life insurance policy
on the debtor

Rachel Sohovich

\$0.00

Merrimack Mutual Fire Ins. Co.

d/o Hruska Insurancenter Inc.

10040 W. 190th Place

Mokena, IL 60448

Dwelling/Fire Policy

Grady Properties Inc.

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....Potential claims against Robert Tibbals and Lindsey Tibbals for
partnership contributions - disputed by Tibbals

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$70,472.20

Debtor 1 James L. Garofalo

Case number (if known)

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
- ☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☐ No
- ☒ Yes. Give specific information.....

Rights to fifty percent (50.00%) of net proceeds (defined as the sale price less reasonable and necessary closing costs and balance of mortgage as of January 1, 2013 (\$346,332.00)) from sale of real property commonly known as 2126 Pine, Homewood, Illinois, pursuant to Judgment for Dissolution of Marriage. No sale currently pending.

Unknown

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$139,900.00
56. Part 2: Total vehicles, line 5	\$33,728.00	
57. Part 3: Total personal and household items, line 15	\$4,997.39	
58. Part 4: Total financial assets, line 36	\$70,472.20	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$109,197.59	Copy personal property total \$109,197.59
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$249,097.59

Fill in this information to identify your case:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2013 Dodge Caravan 57,815 miles Value reflects Kelley Blue Book estimate Line from <i>Schedule A/B</i> : 3.1	\$8,454.00	<input checked="" type="checkbox"/> \$2,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
2013 Dodge Caravan 57,815 miles Value reflects Kelley Blue Book estimate Line from <i>Schedule A/B</i> : 3.1	\$8,454.00	<input checked="" type="checkbox"/> \$3,997.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Clothes, shoes, coats. (Value based on estimated Craigslist value without physical inventory, appraisal or other expert valuation.) Line from <i>Schedule A/B</i> : 11.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Cash Line from <i>Schedule A/B</i> : 16.1	\$3.00	<input checked="" type="checkbox"/> \$3.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Debtor 1 James L. Garofalo

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
College Illinois Account Beneficiary: Madison N. Garofalo account no. 1000245470 date of last contribution: prior to 2010 Record pursuant to Rule 1007(b)(1)(F) attached hereto as Exhibit B Line from Schedule A/B: 24.1	\$11,027.94	<input checked="" type="checkbox"/> \$11,027.94 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(j)
College Illinois Account Beneficiary: Madison N. Garofalo account no. 1045113891 date of last contribution: prior to 2010 Record pursuant to Rule 1007(b)(1)(F) attached hereto as Exhibit B Line from Schedule A/B: 24.2	\$18,986.40	<input checked="" type="checkbox"/> \$18,986.40 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(j)
College Illinois Account Beneficiary: Zachary J. Garofalo account no. 1055173153 date of last contribution: prior to 2010 Record pursuant to Rule 1007(b)(1)(F) attached hereto as Exhibit B Line from Schedule A/B: 24.3	\$20,983.68	<input checked="" type="checkbox"/> \$20,983.68 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(j)
One computer, one printer, one cell phone used in the course of Debtor's employment as CEO. Line from Schedule A/B:	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(d)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any	
2.1	Ally Bank/Payment Processing Center <small>Creditor's Name</small> P.O. Box 9001951 Louisville, KY 40290 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 2015 Chevrolet City Express 58,500 miles Value reflects Kelley Blue Book estimate. Titled to Debtor and Garofalo Restaurant Group, LLC. Vehicle being used and loan payments being made by Debtor's employer, Goddess and the Baker, LLC. As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$9,115.69	\$8,616.00	\$499.69
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred April 21, 2015		Last 4 digits of account number 5249			

2.2	Lakeview Loan Servicing, LLC <small>Creditor's Name</small> c/o Cenlar Payment Processing Center PO Box 11733 Newark, NJ 07101 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 214 Broadway Chicago Heights, IL 60411 Cook County Rental property. Judgment of Foreclosure entered April 12, 2018, Cook County case no. 17-CH- 15567. As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$151,212.27	\$139,900.00	\$11,312.27
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Debtor 1 James L. Garofalo Case number (if know)

First Name Middle Name Last Name

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

First Mortgage - Judgment of Foreclosure entered 04/12/2018

Date debt was incurred December 13, 2007 Last 4 digits of account number 6536

2.3 US Department of Justice
 Creditor's Name

219 South Dearborn
 5th floor
 Chicago, IL 60604

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

All assets

\$720,895.31

Unknown

Unknown

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Restitution Lien

Date debt was incurred July 19, 2010 Last 4 digits of account number 4536

Add the dollar value of your entries in Column A on this page. Write that number here:

\$881,223.27

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$881,223.27

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code
 Manley Deas Kochalsi LLC
 One East Wacker
 Suite 1250
 Chicago, IL 60601

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number

Fill in this information to identify your case:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Illinois Department of Revenue Priority Creditor's Name P.O. Box 19043 Springfield, IL 62794 Number Street City State Zip Code	Last 4 digits of account number 7373	\$77,055.47	\$77,055.47
	When was the debt incurred? December 31, 2016			\$0.00
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Type of PRIORITY unsecured claim:			
	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
	2016 personal income tax			

2.2	Illinois Department of Revenue Priority Creditor's Name P.O. Box 19043 Springfield, IL 62794 Number Street City State Zip Code	Last 4 digits of account number 3801	\$2,114.30	\$2,114.30	\$0.00
	When was the debt incurred? through March, 2017				
	As of the date you file, the claim is: Check all that apply				
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
	Type of PRIORITY unsecured claim:				
	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
	Sales tax due by Egg LaGrange TP, LLC				

Debtor 1 James L. Garofalo

Case number (if know)

2.3	Illinois Department of Revenue Priority Creditor's Name Springfield, IL 62794 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 4456 \$6,790.32 \$6,790.32 \$0.00 When was the debt incurred? 12/31/2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify Egg Chicago Heights income tax
2.4	Internal Revenue Service Priority Creditor's Name Cincinnati, OH 45999 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7373 \$76,204.16 \$76,204.16 \$0.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify 2016 personal income tax
2.5	Kelly Lazuka Priority Creditor's Name 2126 Pine Homewood, IL 60430 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number Unknown Unknown Unknown When was the debt incurred? December 6, 2013 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify Child support of \$2,500.00 per month until such time as the minor children of Debtor's marriage to Kelly Lazuka are emancipated.

Debtor 1 James L. Garofalo

Case number (if know)

2.6	Kelly Lazuka Priority Creditor's Name 2126 Pine Homewood, IL 60430 Number Street City State Zip Code	Last 4 digits of account number	\$19,007.50	\$19,007.50	\$0.00
	When was the debt incurred? <u>various</u>	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Type of PRIORITY unsecured claim: <input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <u>50/50 split of agreed upon estimations of child care expenses pursuant to Judgment for Dissolution of Marriage, as detailed on Exhibit B attached hereto.</u>			
	Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	American Express Nonpriority Creditor's Name Box 0001 Los Angeles, CA 90096 Number Street City State Zip Code	Last 4 digits of account number	1009	Total claim	\$17,559.84
	When was the debt incurred? <u>various dates</u>	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card debt</u>			
	Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 James L. Garofalo

Case number (if know)

4.2

American Express

Nonpriority Creditor's Name

Box 0001

Los Angeles, CA 90096

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 1001

\$2,746.53

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt

4.3

American Express

Nonpriority Creditor's Name

Box 0001

Los Angeles, CA 90096

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 1004

\$19,730.45

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt

4.4

American Express

Nonpriority Creditor's Name

Box 0001

Los Angeles, CA 90096

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 2004

\$6,730.76

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt

Debtor 1 James L. Garofalo

Case number (if know)

4.5	Bank of America Nonpriority Creditor's Name P.O. Box 851001 Dallas, TX 75285 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0540 \$2,562.95 When was the debt incurred? various dates As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card debt</u>
4.6	Best Buy Credit Services Nonpriority Creditor's Name PO Box 790441 Saint Louis, MO 63179 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7056 \$455.24 When was the debt incurred? various As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>credit card debt</u>
4.7	Capital One Nonpriority Creditor's Name P.O. Box 6492 Carol Stream, IL 60197 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 4163 \$9,099.98 When was the debt incurred? various dates As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card debt</u>

Debtor 1 James L. Garofalo

Case number (if know)

4.8

Capital One

Nonpriority Creditor's Name

P.O. Box 6492

Carol Stream, IL 60197

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 1596

\$2,484.32

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt

4.9

Capital One Spark

Nonpriority Creditor's Name

P.O. Box 6492

Carol Stream, IL 60197

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 3606

\$7,557.53

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt4.1
0**Chase**

Nonpriority Creditor's Name

P.O. Box 1423

Charlotte, NC 28201

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 0752

\$9,860.97

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt

Debtor 1 James L. Garofalo

Case number (if know)

4.1
1

Chase

Last 4 digits of account number 6100

\$5,487.68

Nonpriority Creditor's Name

P.O. Box 15123

Wilmington, DE 19850

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt4.1
2

Chrysler Capital

Last 4 digits of account number 7425

Unknown

Nonpriority Creditor's Name

P.O. Box 660647

Dallas, TX 75266

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? February 18, 2017

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify lease of 2017 Jeep Compass4.1
3

Citi Cards

Last 4 digits of account number 8668

\$11,321.24

Nonpriority Creditor's Name

P.O. Box 78045

Phoenix, AZ 85062

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt

Debtor 1 James L. Garofalo

Case number (if know)

4.1
4

Citi Cards

Last 4 digits of account number 2465

\$2,550.66

Nonpriority Creditor's Name

P.O. Box 78045

Phoenix, AZ 85062

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt4.1
5

Citi Cards

Last 4 digits of account number 7428

\$1,138.80

Nonpriority Creditor's Name

P.O. Box 78045

Phoenix, AZ 85062

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt4.1
6

Discover

Last 4 digits of account number 7637

\$10,597.40

Nonpriority Creditor's Name

P.O. Box 6103

Carol Stream, IL 60197

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify credit card debt

Debtor 1 James L. Garofalo

Case number (if know)

4.1
7

E&I Holdings, Inc.

Last 4 digits of account number

\$205,685.00

Nonpriority Creditor's Name
8000 South Chester Street
Suite 575
Centennial, CO 80112

When was the debt incurred?

November 21, 2012

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☒ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes

Outstanding franchise fees due for closed
restaurant formerly located at 9536 West 179th
Street, Tinley Park, IL.

☒ Other. Specify4.1
8

Gail N. Ruiz, Trustee, or her successors

Last 4 digits of account number

\$76,309.83

Nonpriority Creditor's Name
in interest, of the Gail N. Ruiz Living
Trust dated May 8, 1995
5744 Robin Hop Lane
Bartlett, TN 38134

When was the debt incurred?

October 1, 2014

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes

Promissory Note given less subsequent
constructive payment of \$89,190.17 on June
10, 2015.

☒ Other. Specify

Debtor 1 James L. Garofalo

Case number (if know)

4.1
9

Grady Properties, Inc.

Last 4 digits of account number

Unknown

Nonpriority Creditor's Name

c/o Gregg Garofalo

161 N Clark St #1600

Chicago, IL 60601

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

August 1, 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify residential lease for home of Debtor4.2
0

Lakeview Loan Servicing, LLC

Last 4 digits of account number

6536

Unknown

Nonpriority Creditor's Name

c/o Cenlar Payment Processing

Center

PO Box 11733

Newark, NJ 07101

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

12/13/2007

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Potential deficiency judgment in ongoing foreclosure action regarding 214 Broadway, Chicago Heights, IL, Cook County case no. 2017-CH-15567.

Debtor 1 James L. Garofalo

Case number (if know)

4.2
1**Lending Club**

Last 4 digits of account number 9913

\$40,722.11

Nonpriority Creditor's Name

71 Stevenson Street

suite 300

San Francisco, CA 94105

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

November 16, 2016

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Guaranty of loan to Grady Restaurant Group LLC4.2
2**Olympia Fields Country Club**

Last 4 digits of account number

\$10,774.00

Nonpriority Creditor's Name

2800 Country Club Dr

Olympia Fields, IL 60461

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

July 30, 2009

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Promissory Note given for golf club membership.4.2
3**Palos Health**

Last 4 digits of account number 8845

\$2,755.30

Nonpriority Creditor's Name

PO Box 83239

Chicago, IL 60691

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

various

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify medical bill

Debtor 1 James L. Garofalo

Case number (if know)

4.2
4**Quest Diagnostics**

Nonpriority Creditor's Name

PO Box 740397

Cincinnati, OH 45274

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 1455

\$6.34

When was the debt incurred? June 1, 2018**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify medical bill4.2
5**Receivables Management Partners**

Nonpriority Creditor's Name

2250 East Devon Avenue

suite 245

Des Plaines, IL 60018

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 6066

\$666.00

When was the debt incurred? February 10, 2017**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Medical4.2
6**Robert Tibbals and Lindsey Tibbals**

Nonpriority Creditor's Name

c/o Stacey Shonkwiler

1032 Sterling

Flossmoor, IL 60422

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes**Last 4 digits of account number** 3611

\$0.00

When was the debt incurred?**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☒ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify no debt owed

Debtor 1 James L. Garofalo

Case number (if know)

4.2
7**SCR Laboratory Physicians SC**

Nonpriority Creditor's Name

P.O. Box 5959

Carol Stream, IL 60197

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 1338

\$10.50

When was the debt incurred? various**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify medical bill

4.2
8**Sysco Foods**

Nonpriority Creditor's Name

250 Wiebolt Dr.

Des Plaines, IL 60016

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$31,000.00

When was the debt incurred? various dates**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.2
9**Thomas L. O'Brien, Trustee,**

Nonpriority Creditor's Name

or successor trustee, Thomas L.

O'Brien

Revocable Trust dated 11-23-1998

317 Hambletonian Drive

Oak Brook, IL 60523

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$344,659.04

When was the debt incurred? October 1, 2014**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify Personal loan. Complaint filed, Cook County case no. 2018-L-007472.

Debtor 1 James L. Garofalo

Case number (if know)

4.3
0

UChicago Medicine Ingalls Memorial

Last 4 digits of account number 7698

\$2,447.52

Nonpriority Creditor's Name
Payment Processing Center
PO Box 27685
Chicago, IL 60673-1276

When was the debt incurred? June 19, 2018

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify medical bill4.3
1

Visa/Countryside Bank

Last 4 digits of account number 7895

\$12,873.36

Nonpriority Creditor's Name
P.O. Box 790408
Saint Louis, MO 63179

When was the debt incurred? various dates

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Credit card debt4.3
2

Visa/Great Lake Credit Union

Last 4 digits of account number 2606

\$11,954.81

Nonpriority Creditor's Name
P.O. Box 660493
Dallas, TX 75266

When was the debt incurred? various dates

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Credit card debt

Debtor 1 James L. Garofalo

Case number (if know)

4.3
3

Visa/Old Second Bank

Last 4 digits of account number 0575

\$4,171.41

Nonpriority Creditor's Name

P.O. Box 790408

Saint Louis, MO 63179

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt4.3
4

Visa/Wells Fargo

Last 4 digits of account number 3301

\$1,791.53

Nonpriority Creditor's Name

P.O. Box 51193

Los Angeles, CA 90051

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? various dates

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit card debt**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

ARS National Services Inc.

PO Box 469100

Escondido, CA 92046

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 8668

Name and Address

Capital Management Services, LP

698 1/2 South Ogden Street

Buffalo, NY 14206

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 7637

Name and Address

FirstSource Advantage, LLC

P.O. Box 628

Buffalo, NY 14240

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 0268

Name and Address

Harvard Collection Serv/IL Dept of Rev

4839 North Elston Avenue

Chicago, IL 60630

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 James L. Garofalo

Case number (if know) _____

Last 4 digits of account number

7373

Name and Address

James P. Ziegler
Stone Pogrud & Korey
1 East Wacker Drive
suite 2610
Chicago, IL 60601

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Nationwide Credit, Inc.
P.O. Box 14581
Des Moines, IA 50306

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

1009

Name and Address

Nationwide Credit, Inc.
P.O. Box 14581
Des Moines, IA 50306

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

2004

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$	19,007.50
	6b. Taxes and certain other debts you owe the government	6b.	\$	162,164.25
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$	181,171.75
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	855,711.10
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$	855,711.10

Fill in this information to identify your case:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code		State what the contract or lease is for
2.1	Chrysler Capital P.O. Box 660647 Dallas, TX 75266	Lease of 2017 Jeep Compass identified on Schedule A; account no. 0020207425
2.2	Comcast Cable 17700 Hoffman Way Homewood, IL 60430	cable services
2.3	Grady Properties, Inc. c/o Gregg Garofalo 161 N Clark St #1600 Chicago, IL 60601	Lease for residence of Debtor located at 830 Burns Avenue, Flossmoor, Illinois

Fill in this information to identify your case:

Debtor 1	James L. Garofalo		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 222 Dixie Highway LLC
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.31
☐ Schedule G _____
Visa/Countryside Bank

3.2 Egg Chicago Heights Inc.
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 2.3
☐ Schedule G _____
Illinois Department of Revenue

3.3 Egg Chicago Heights, Inc.
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.17
☐ Schedule G _____
E&I Holdings, Inc.

Debtor 1 James L. Garofalo

Case number (if known)

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.4 Egg LaGrange TP, Inc.
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.17
☐ Schedule G _____
E&I Holdings, Inc.

3.5 Egg LaGrange TP, LLC
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.26
☐ Schedule G _____
Robert Tibbals and Lindsey Tibbals

3.6 Egg LaGrange TP, LLC
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.28
☐ Schedule G _____
Sysco Foods

3.7 Egg LaGrange TP, LLC
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 2.2
☐ Schedule G _____
Illinois Department of Revenue

3.8 Garofalo Restaurant Group LLC
830 Burns Avenue
Flossmoor, IL 60422

☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
Ally Bank/Payment Processing Center

3.9 Garofalo Restaurant Group, LLC
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.26
☐ Schedule G _____
Robert Tibbals and Lindsey Tibbals

3.10 Garofalo Restaurant Group, LLC
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
Capital One Spark

Debtor 1 James L. Garofalo

Case number (if known)

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.11 Garofalo Restaurant Group, LLC
830 Burns
Flossmoor, IL 60422
a/k/a Garofalo Restrnt Grp

☐ Schedule D, line _____
☒ Schedule E/F, line 4.2
☐ Schedule G _____
American Express

3.12 Grady Restaurant Group, LLC
18147 Harwood
Homewood, IL 60430

☐ Schedule D, line _____
☒ Schedule E/F, line 4.26
☐ Schedule G _____
Robert Tibbals and Lindsey Tibbals

3.13 Kelly Lazuka
2126 Pine
Homewood, IL 60430

☐ Schedule D, line _____
☒ Schedule E/F, line 4.32
☐ Schedule G _____
Visa/Great Lake Credit Union

3.14 Kelly Lazuka
2126 Pine
Homewood, IL 60430

☐ Schedule D, line _____
☒ Schedule E/F, line 4.12
☐ Schedule G _____
Chrysler Capital

3.15 Rachel Sohovich
830 Burns
Flossmoor, IL 60422

☐ Schedule D, line _____
☒ Schedule E/F, line 4.19
☐ Schedule G _____
Grady Properties, Inc.

3.16 Kelly Lazuka
2126 Pine
Homewood, IL 60430

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☒ Schedule G 2.1
Chrysler Capital

Fill in this information to identify your case:

Debtor 1 James L. Garofalo

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	CFO	
	Employer's name	Goddess and the Baker, LLC	
	Employer's address	55 West Delaware Place Apt. #507 Chicago, IL 60610	
How long employed there?		2 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 11,184.62	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 11,184.62	\$ N/A

Debtor 1 James L. Garofalo

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here _____	4. \$ 11,184.62	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 2,735.22	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 2,735.22	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 8,449.40	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 8,449.40	+ \$ N/A = \$ 8,449.40
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 8,449.40
		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 James L. Garofalo

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

3 months

☐ No
☒ Yes

Daughter

2

☐ No
☒ Yes

Son

10

☒ No
☐ Yes

Daughter

12

☒ No
☐ Yes

Son

14

☒ No
☐ Yes

Daughter

17

☒ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,956.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 236.83

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

Debtor 1 James L. Garofalo

Case number (if known) _____

- 4d. Homeowner's association or condominium dues
5. **Additional mortgage payments for your residence**, such as home equity loans

4d. \$	<u>0.00</u>
5. \$	<u>0.00</u>

Debtor 1 James L. Garofalo

Case number (if known) _____

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	425.00
6b. Water, sewer, garbage collection	6b. \$	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	125.00
6d. Other. Specify: _____	6d. \$	0.00

7. Food and housekeeping supplies

7. \$ 1,600.00

8. Childcare and children's education costs

8. \$ 1,440.00

9. Clothing, laundry, and dry cleaning

9. \$ 100.00

10. Personal care products and services

10. \$ 100.00

11. Medical and dental expenses

11. \$ 50.00

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 300.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 0.00

14. Charitable contributions and religious donations

14. \$ 100.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 499.01

15b. Health insurance 15b. \$ 547.56

15c. Vehicle insurance 15c. \$ 223.33

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____ 16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1 17a. \$ 230.42

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 2,500.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: _____ 19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. Other: Specify: Restitution Lien Wage Garnishment

21. +\$ 1,629.88

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	13,163.03
\$	
\$	13,163.03

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 8,449.40

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 13,163.03

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ -4,713.63

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

EXHIBIT A



College Illinois!®
Prepaid Tuition Program

P.O. Box 19291
Springfield, IL 62794-9291

www.collegeillinois.org

1-877-877-3724

Fax: 1-800-519-4652

Mr. James L. Garofalo
222 Dixie Highway
Chicago Heights, IL 60411

ANNUAL STATEMENT OF ACCOUNT

Statement Date: December 31, 2014

Make your payments and monitor your account online at www.collegeillinois.org.

This statement includes only active contracts with benefits remaining. If your account is paid in full, this notice serves as an annual communication from the program.

Purchaser E-Mail: jamesgarf@gmail.com

ACCOUNT: 1000245470 BENEFICIARY: Madison N. Garofalo

Beneficiary Mailing Address: 222 Dixie Highway Chicago Heights, IL 60411	Contract Financial Summary: Purchase Price: \$8,525.00 Payments Received: \$8,525.00 Early Payoff Discount: \$0.00 Balance Remaining: \$0.00 Down Payment Amount: \$0.00 Down Payment Due: \$0.00 *Contributions for Tax Year 2014: \$0.00 **FAFSA Reporting Value: \$11,027.94	Fee Information: Actuarial Assessment Fees Due: \$0.00 Late Fees Due: \$0.00 NSF Fees Due: \$0.00 Other Administrative Fees Due: \$0.00 Total Fees Due: \$0.00 Benefits Available: University Hours: 60.000 Fee Terms: 4.000
Successor: Kelly C. Garofalo		
Product Type: University 4-Semesters		
Projected College Entrance Year: 2019 Payment Option: Lump Sum		

ACCOUNT: 1045113891 BENEFICIARY: Madison N. Garofalo

Beneficiary Mailing Address: 222 Dixie Highway Chicago Heights, IL 60411	Contract Financial Summary: Purchase Price: \$15,887.00 Payments Received: \$15,887.00 Early Payoff Discount: \$0.00 Balance Remaining: \$0.00 Down Payment Amount: \$0.00 Down Payment Due: \$0.00 *Contributions for Tax Year 2014: \$0.00 **FAFSA Reporting Value: \$18,986.40	Fee Information: Actuarial Assessment Fees Due: \$0.00 Late Fees Due: \$0.00 NSF Fees Due: \$0.00 Other Administrative Fees Due: \$0.00 Total Fees Due: \$0.00 Benefits Available: University Hours: 60.000 Fee Terms: 4.000
Successor: Kelly C. Garofalo		
Product Type: University 4-Semesters		
Projected College Entrance Year: 2019 Payment Option: Lump Sum		

ACCOUNT: 1055173153 BENEFICIARY: Zachary J. Garofalo

Beneficiary Mailing Address: 222 Dixie Highway Chicago Heights, IL 60411	Contract Financial Summary: Purchase Price: \$18,222.00 Payments Received: \$18,222.00 Early Payoff Discount: \$0.00 Balance Remaining: \$0.00 Down Payment Amount: \$0.00 Down Payment Due: \$0.00 *Contributions for Tax Year 2014: \$0.00 **FAFSA Reporting Value: \$20,983.68	Fee Information: Actuarial Assessment Fees Due: \$0.00 Late Fees Due: \$366.26 NSF Fees Due: \$0.00 Other Administrative Fees Due: \$0.00 Total Fees Due: \$366.26 Benefits Available: University Hours: 60.000 Fee Terms: 4.000
Successor: James L. Garofalo		
Product Type: University 4-Semesters		
Projected College Entrance Year: 2022 Payment Option: Lump Sum		

Mr. James L. Garofalo

Page 2 of 2

ACCOUNT TOTALS

Contract Financial Summary:

Purchase Price Total:	\$42,634.00
Payments Received Total:	\$42,634.00
Early Payoff Discount Total:	\$0.00
Balance Remaining Total:	\$0.00
Down Payment Total:	\$0.00
Down Payment Total Due:	\$0.00

Summary of Fees Due:

Actuarial Assessment:	\$0.00
Late:	\$366.26
NSF:	\$0.00
Other Administrative:	\$0.00
Total Fees:	\$366.26

*Contributions for Tax Year 2014:

**FAFSA Reporting Value:	\$0.00
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Before contract benefits can be utilized, all outstanding balances and administrative fees must be paid in full and a valid Social Security number or a taxpayer identification number must be on file for your beneficiary.

*Individuals subject to Illinois state income tax can deduct from their taxable income up to a maximum of \$10,000 per year for contributions made toward the purchase of any College Illinois! prepaid tuition contract. Married couples filing jointly can deduct up to \$20,000 per year. This state tax deduction reduces the individuals' adjusted gross income (AGI) by the amount contributed up to \$10,000 (or \$20,000 for those filing jointly). The limit on the state tax deduction applies to the combined contributions to College Illinois!, the Bright Start Savings program, and the Bright Directions program. All contributions made to an account, including those made by someone other than the account owner, are listed on this statement.

**FAFSA values represent the "refund value" to be used when reporting prepaid tuition plans as an asset of the parent on the Free Application for Federal Student Aid (FAFSA). The refund value of all prepaid tuition plans for all beneficiaries owned by the parents of a dependent student should be reported on the FAFSA. For more information, please see the FAFSA link on the Benefits Information page when you access your account online.

College Illinois! PRIVACY POLICY

"Nonpublic personal information" is personal information which identifies you, and is not publicly available. We collect nonpublic personal information about you from the following sources: Information we receive from you, your prepaid tuition application and other forms and correspondence; Information received from schools the plan beneficiary has attended, is currently attending or enrolls at in the future; Information we receive from state and federal agencies. We do not disclose any nonpublic personal information about current or former customers to anyone, except as permitted by law (for example, we share such information with our contractors and agents, and schools as needed to administer your prepaid tuition contract). We restrict access to nonpublic personal information about you to those employees, contractors and agents who need to know that information in order to provide service to you in relation to your prepaid tuition contract. We maintain physical, electronic and procedural safeguards in compliance with federal regulations to safeguard your nonpublic personal information, and require our agents and contractors to do the same.

EXHIBIT B

Jim Expenses

Child	Item	Cost	
Grady	In House Baseball Fees	\$ 150.00	
Grady	Metro Baseball Fees	\$ 200.00	
Grady	Metro Uniform	\$ 90.00	
Grady	Guitar Lessons (Oct 2017- Apr 2018)	\$ 588.00	
Grady	2018/2019 School Registration	\$ 230.00	
Grady	Travel Baseball 2018-2019	\$ 2,700.00	
Kids	Health Insurance	\$ 12,642.00	July 2014 - July 2018 (49 Months)
Madison	Prom	\$ 400.00	
Madison	Class Ring	\$ 500.00	
Madison	2018/2019 Parking	\$ 250.00	
Madison	Dirt Devil Fees	\$ 500.00	
Madison	Kenosha Travel Trip	\$ 394.00	
Madison	South Bend Travel Trip	\$ 400.00	
Madison	Indianapolis Travel Trip	\$ 687.00	
Madison	Kansas City Travel Trip	\$ 984.00	
Madison	High School Tuition 2018/2018	\$ 1,450.00	
Madison	Travel Softball 2018-2019	\$ 3,000.00	
Mel	Braces	\$ 3,000.00	
Melanie	White Pines Trip	\$ 200.00	
Melanie	Piano Lessons (Oct 2017-Jul 2018)	\$ 840.00	
Melanie	2018/2019 School Registration	\$ 230.00	
Zach	Graduation and Graduation Trip	\$ 100.00	
Zach	Milwaukee Travel Trip	\$ 308.00	
Zach	Kentucky Travel Trip	\$ 300.00	
Zach	Replacement Glasses	\$ 230.00	
Zach	Chrome Book for Br Rice	\$ 387.00	
Zach	Uniforms for Br Rice	\$ 300.00	
Zach	Books for Br Rice	\$ 191.00	
Zach	High School Tuition 2108-2119	\$ 2,500.00	
Zach	Travel Baseball 2018-2019	\$ 2,400.00	
Zach	Glasses	\$ 250.00	
Zach	Braces	\$ 5,888.00	

Total:	\$ 42,289.00
Jim Split:	\$ 21,144.50
Less Payment:	\$ 2,137.00
Total Due:	\$ 19,007.50

Fill in this information to identify your case:

Debtor 1 James L. Garofalo
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

James L. Garofalo
Signature of Debtor 1

Date August 20, 2018

X

Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 James L. Garofalo
First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1 lived there

Debtor 2 Prior Address:

Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1

Sources of income
 Check all that apply.

Gross income
 (before deductions and exclusions)

- ☒ Wages, commissions, bonuses, tips
☒ Operating a business

\$81,634.63

Debtor 2

Sources of income
 Check all that apply.

Gross income
 (before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

Debtor 1 James L. Garofalo

Case number (if known)

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2017)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$78,077.07	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$1,527,114.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

Debtor 1 James L. Garofalo

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Include creditor's name				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Robert Tibbals and Lindsey Tibbals v. James L. Garofalo, Grady Restaurant Group, LLC, Garofalo Restaurant Group, LLC, and Egg LaGrante TP, LLC 2016 CH 13611	Civil	Illinois Circuit Court of Cook County 50 West Washington Chicago, IL 60602	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Lakeview Loan Servicing, LLC v. James Garofalo aka James L. Garofalo; Cook County Assessor's Office; Unknown Owners and Non-Record Claimants 2017 CH 15567	Mortgage foreclosure. Judgment of Foreclosure entered on April 12, 2018. Case remains pending.	Illinois Circuit Court of Cook County 50 West Washington Chicago, IL 60602	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Thomas L. O'Brien as Trustee of the Thomas L. O'Brien Revocable Trust v. James L. Garofalo 2018-L-007472	Breach on contract	Illinois Circuit Court of Cook County 50 West Washington Street Room 2600 Richard J. Daley Center Chicago, IL 60602	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☐ No. Go to line 11.☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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Debtor 1 James L. Garofalo

Case number (if known)

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
Lakeview Loan Servicing, LLC c/o Cenlar Payment Processing Center PO Box 11733 Newark, NJ 07101	Judgment of Foreclosure entered. Sale pending. <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	April 12, 2018	\$139,900.00

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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Debtor 1 James L. Garofalo

Case number (if known)

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Adelman & Gettleman, Ltd. 53 W. Jackson Boulevard Suite 1050 Chicago, IL 60604-3107	cash	January 17, 2018	\$7,500.00
Adelman & Gettleman, Ltd. 53 W. Jackson Boulevard Suite 1050 Chicago, IL 60604-3107 Rachel Sohovich	cash	February 12, 2018	\$4,500.00
Adelman & Gettleman, Ltd. 53 W. Jackson Boulevard Suite 1050 Chicago, IL 60604-3107	cash	February 24, 2018	\$3,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No☒ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	Mondelez International, Inc. common stock	Debtor sold OTC stock which generated \$5,053.89 and deposited same in his checking account with Old Second Bank.	January 5, 2018
EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	Southwest Airlines Co. common stock	Debtor sold OTC stock which generated \$197.44 and deposited same in his checking account with Old Second Bank.	January 5, 2018

Debtor 1 James L. Garofalo

Case number (if known)

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	General Electric Company common stock	Debtor sold OTC stock which generated \$391.62 and deposited same in his checking account with Old Second Bank.	January 5, 2018
EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	The Kraft Heinz Company common stock	Debtor sold OTC stock which generated \$191.54 and deposited same in his checking account with Old Second Bank.	January 5, 2018
EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	Mondelez International, Inc.	Debtor sold OTC stock which generated \$183.66 and deposited same in his checking account with Old Second Bank.	January 5, 2018
EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	Johnson Controls International plc ordinary shares	Debtor sold OTC stock which generated \$174.45 and deposited same in his checking account with Old Second Bank.	January 3, 2018
EQ Shareowner Services P.O. Box 64874 Saint Paul, MN 55164-0874	The Kraft Heinz Company common stock	Debtor sold OTC stock which generated \$2,998.68 and deposited same in his checking account with Old Second Bank.	January 5, 2018
Carmax - Tinley Park 18800 South Oak Park Avenue Tinley Park, IL 60477	2015 Lexus, model GX 460	Vehicle was sold, which generated \$8,026.88 after payment in full of existing vehicle loan owed to Bank of America. Debtor deposited the net proceeds in his checking account with Old Second Bank.	February 23, 2018
Rachel Sohovich 830 Burns Flossmoor, IL 60422 fiancee	less than \$7,500.00	Funds were used to pay household expenses.	various dates
Lexus of Orland 8300 West 159th Street Orland Park, IL 60462	2013 Nissan Rogue and 2012 Acura MDX	The 2013 Nissan Rogue and 2012 Acura MDX were traded for the purchase of a 2015 Lexus 6X 460	December 12, 2016

Debtor 1 James L. Garofalo

Case number (if known)

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Kelly Lazuka 2126 Pine Road Homewood, IL 60430 former spouse	Debtor's rights as tenant in common with former spouse in real property commonly known as 2126 Pine, Homewood, Illinois, transferred to former spouse pursuant to Judgment for Dissolution of Marriage entered December 6, 2013.	Joint mortgage obligations of Debtor and former spouse in the amount of \$304,049.20 refinanced and repaid in full by former spouse.	July 9, 2018

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Old Second National Bank 37 South River Street Aurora, IL 60560	XXXX-7217	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	January 8, 2018	\$216.89
Lending Club 71 Stevenson Street suite 300 San Francisco, CA 94105	XXXX-9913	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input checked="" type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___		\$0.00
Old Second Bancorp 37 South River Street Aurora, IL 60506	XXXX-8661	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	July 31, 2018	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Debtor 1 James L. Garofalo

Case number (if known)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
- ☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
- ☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership☒ An officer, director, or managing executive of a corporation☐ An owner of at least 5% of the voting or equity securities of a corporation☐ No. None of the above applies. Go to Part 12.☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.	
		Dates business existed	
Egg Chicago Heights Inc. 830 Burns Flossmoor, IL 60422	restaurant Raymond J. Busch Ltd., CPA	EIN: 36-4094456	From-To 1996-2014
Egg LaGrange TP, LLC 830 Burns Homewood, IL 60430	restaurant Raymond J. Busch Ltd., CPA	EIN: 46-1953801	From-To 2013-2017
Grady Restaurant Group, LLC 18147 Harwood Avenue Homewood, IL 60430	restaurant Raymond J. Busch Ltd., CPA	EIN: 27-0412818	From-To 2010 -
HJC Batavia, LLC 830 Burns Homewood, IL 60430	restaurant Raymond J. Busch Ltd., CPA	EIN: 47-1829597	From-To 2014-2016
HJC Downers Grove, LLC 830 Burns Homewood, IL 60430	restaurant Raymond J. Busch Ltd., CPA	EIN: 47-1818171	From-To 2014-2016
HJC Bolingbrook, LLC 830 Burns Flossmoor, IL 60422	restaurant Raymond J. Busch Ltd., CPA	EIN: 47-1818008	From-To 2014-2016
G2 Management, LLC 830 Burns Flossmoor, IL 60422	restaurant Raymond J. Busch Ltd., CPA	EIN: 46-2387882	From-To 2013-2017
Garofalo Restaurant Group, LLC 830 Burns Flossmoor, IL 60422	restaurant Raymond J. Busch Ltd., CPA	EIN: 47-1769629	From-To 2014 - current
222 Dixie Highway, LLC 830 Burns Flossmoor, IL 60422	restaurant Raymond J. Busch Ltd., CPA	EIN: 36-4480664	From-To 1999 - 2014
LH Aurora, LLC 830 Burns Flossmoor, IL 60422	restaurant Raymond J. Busch Ltd., CPA	EIN: 47-1929723	From-To 2015-2016

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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Debtor 1 James L. Garofalo

Case number (if known)

Name

Address

(Number, Street, City, State and ZIP Code)

People's Bank
8600 Broadway
Merrillville, IN 46410

Date Issued

unknown

Debtor 1 James L. Garofalo

Case number (if known)

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

James L. Garofalo
Signature of Debtor 1

Signature of Debtor 2

Date August 20, 2018

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
Northern District of Illinois**

In re James L. Garofalo

Debtor(s)

Case No.

Chapter

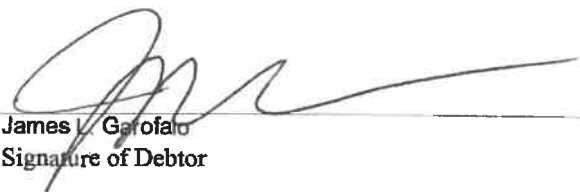
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VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 51

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: August 20, 2018


James L. Garofalo
Signature of Debtor

222 Dixie Highway LLC
830 Burns
Flossmoor, IL 60422

Ally Bank/Payment Processing Center
P.O. Box 9001951
Louisville, KY 40290

American Express
Box 0001
Los Angeles, CA 90096

ARS National Services Inc.
PO Box 469100
Escondido, CA 92046

Bank of America
P.O. Box 851001
Dallas, TX 75285

Best Buy Credit Services
PO Box 790441
Saint Louis, MO 63179

Capital Management Services, LP
698 1/2 South Ogden Street
Buffalo, NY 14206

Capital One
P.O. Box 6492
Carol Stream, IL 60197

Capital One Spark
P.O. Box 6492
Carol Stream, IL 60197

Chase
P.O. Box 1423
Charlotte, NC 28201

Chase
P.O. Box 15123
Wilmington, DE 19850

Chrysler Capital
P.O. Box 660647
Dallas, TX 75266

Citi Cards
P.O. Box 78045
Phoenix, AZ 85062

Comcast Cable
17700 Hoffman Way
Homewood, IL 60430

Discover
P.O. Box 6103
Carol Stream, IL 60197

E&I Holdings, Inc.
8000 South Chester Street
Suite 575
Centennial, CO 80112

Egg Chicago Heights Inc.
830 Burns
Flossmoor, IL 60422

Egg Chicago Heights, Inc.
830 Burns
Flossmoor, IL 60422

Egg LaGrange TP, Inc.
830 Burns
Flossmoor, IL 60422

Egg LaGrange TP, LLC
830 Burns
Flossmoor, IL 60422

FirstSource Advantage, LLC
P.O. Box 628
Buffalo, NY 14240

Gail N. Ruiz, Trustee, or her successors
in interest, of the Gail N. Ruiz Living
Trust dated May 8, 1995
5744 Robin Hop Lane
Bartlett, TN 38134

Garofalo Restaurant Group LLC
830 Burns Avenue
Flossmoor, IL 60422

Garofalo Restaurant Group, LLC
830 Burns
Flossmoor, IL 60422

Grady Properties, Inc.
c/o Gregg Garofalo
161 N Clark St #1600
Chicago, IL 60601

Grady Restaurant Group, LLC
18147 Harwood
Homewood, IL 60430

Harvard Collection Serv/IL Dept of Rev
4839 North Elston Avenue
Chicago, IL 60630

Illinois Department of Revenue
P.O. Box 19043
Springfield, IL 62794

Illinois Department of Revenue
Springfield, IL 62794

Internal Revenue Service
Cincinnati, OH 45999

James P. Ziegler
Stone Pogrud & Korey
1 East Wacker Drive
suite 2610
Chicago, IL 60601

Kelly Lazuka
2126 Pine
Homewood, IL 60430

Lakeview Loan Servicing, LLC
c/o Cenlar Payment Processing Center
PO Box 11733
Newark, NJ 07101

Lending Club
71 Stevenson Street
suite 300
San Francisco, CA 94105

Manley Deas Kochalsi LLC
One East Wacker
Suite 1250
Chicago, IL 60601

Nationwide Credit, Inc.
P.O. Box 14581
Des Moines, IA 50306

Olympia Fields Country Club
2800 Country Club Dr
Olympia Fields, IL 60461

Palos Health
PO Box 83239
Chicago, IL 60691

Quest Diagnostics
PO Box 740397
Cincinnati, OH 45274

Rachel Sohovich
830 Burns
Flossmoor, IL 60422

Receivables Management Partners
2250 East Devon Avenue
suite 245
Des Plaines, IL 60018

Robert Tibbals and Lindsey Tibbals
c/o Stacey Shonkwiler
1032 Sterling
Flossmoor, IL 60422

SCR Laboratory Physicians SC
P.O. Box 5959
Carol Stream, IL 60197

Sysco Foods
250 Wiebolt Dr.
Des Plaines, IL 60016

Thomas L. O'Brien, Trustee,
or successor trustee, Thomas L. O'Brien
Revocable Trust dated 11-23-1998
317 Hambletonian Drive
Oak Brook, IL 60523

UChicago Medicine Ingalls Memorial
Payment Processing Center
PO Box 27685
Chicago, IL 60673-1276

US Department of Justice
219 South Dearborn
5th floor
Chicago, IL 60604

Visa/Countryside Bank
P.O. Box 790408
Saint Louis, MO 63179

Visa/Great Lake Credit Union
P.O. Box 660493
Dallas, TX 75266

Visa/Old Second Bank
P.O. Box 790408
Saint Louis, MO 63179

Visa/Wells Fargo
P.O. Box 51193
Los Angeles, CA 90051